07-70063 Doc 1 Filed 01/11/07 10/06) Document

Entered 01/11/07 10:45:11 Desc Main Page 1 of 10

Case (Official Form 1) (1
Name of Debtor (if indiv Koprucki, John A.
All Other Names used b (include married, maide: None
Last four digits of Soc.S than one, state all):
Street Address of Debto 515 Sunshine Cou Algonquin, IL
County of Residence or
Mchenry Mailing Address of Dah

Bankruptcy2006 @1991-2006, New Hope Software, Inc., ver. 4.1.1-687 - 31415

United States Bankruptcy Court Northern District of Illinois, Western Division				Voluntary Petition		
,		Name of Joint Debtor (Spouse) (Last, First, Middle): Koprucki, Bernadette T.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None				
Last four digits of Soc.Sec.No./Complete EIN or than one, state all): 4486	other Tax ID No. (if more		ts of Soc.Sec.No./Complete E one, state all): 0221	EIN or other Tax ID No.		
Street Address of Debtor (No. and Street, City, a 515 Sunshine Court Algonquin, IL	Street Address of Joint Debtor (No. and Street, City, and State 515 Sunshine Court Algonquin, IL					
	ZIPCODE 60102			ZIPCODE 60102		
County of Residence or of the Principal Place of Mchenry	Business:	County of Re Mchenry	sidence or of the Principal Pla	ace of Business:		
Mailing Address of Debtor (if different from street	et address):		ress of Joint Debtor (if differen	nt from street address):		
	ZIPCODE			ZIPCODE		
Location of Principal Assets of Business Debtor ((if different from street address a	bove):		ZIPCODE		
Full Filing Fee attached Filing Fee to be paid in installments (Applica signed application for the court's consideratio to pay fee except in installments. Rule 1006(Filing Fee waiver requested (applicable to cha	(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (if debtor is not one of the above entities, check this box and state type of entity below) Tax-Exempt Entity (Check one box) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) Railroad Corporation (includes LLC and LLP) Partnership Other (Clearing Bank) Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)		Chapter 9 Chapter 11 Chapter 12 Chapter 13 Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. \$\frac{1}{3}\$ Debts are primarily for a personal, family, or household purpose." Check one box: Chapter 11 Debtors Debtor is a small business as defined in 11 U.S.C. \\$ 101(51D) Debtor is not a small business as defined in 11 U.S.C. \\$ 101(51D) Check if:			
Statistical/Administrative Information Debtor estimates that funds will be available for distr				THIS SPACE IS FOR COURT USE ONLY		
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors 1- 50- 100- 200- 100- 49 99 199 999 500 V	0 10,000 25,000		0,001- OVER 0,000 100,000			
Estimated Assets	\$100,000 to	\$1 million to				
\$0 to \$10,000 to \$100,000		\$1 million to \$100 million	More than \$100 million			
Estimated Liabilities □ \$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million			

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Official Formals (10076) 70063 Doc 1 Filed 01/11/07 Entered 01/11/07 10:45:11 Desc Main B1, Page 2				
Voluntary Petition (This page must be completed and filed in every case) Document Page 2 of TU Same of Debtof(s): John A. Koprucki & Bernadette T. Koprucki				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:	
Location Where Filed:	N.A.	Case Number:	Date Filed:	
0	nkruptcy Case Filed by any Spouse, Partner	· ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` `	an one, attach additional sheet)	
Name of Debtor:	NONE	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have inform the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, Unite States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. Exhibit A is attached and made a part of this petition. X /s/ Richard T. Jones			btor is an individual rily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter. notice required by § 342(b) of the	
	!	Signature of Attorney for Debtor(s)	Date	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition.				
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
		arding the Debtor - Venue		
₫	(Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)				
	Landlord has a judgment for possession of debtor's reside	•)	
	(Name of]	landlord or lessor that obtained judgment)		
	(Address	of landlord or lessor)		
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

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Document

Rage Betalo:

Voluntary Petition

(This page must be completed and filed in every case)

John A. Koprucki & Bernadette T. Koprucki

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ John A. Koprucki

Signature of Debtor

X /s/ Bernadette T. Koprucki

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Signature of a Foreign Representative of a **Recognized Foreign Proceedings**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are
- Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney

X /s/ Richard T. Jones

Signature of Attorney for Debtor(s)

RICHARD T. JONES 6184629

Printed Name of Attorney for Debtor(s)

Firm Name

138 Cass Street

Address

Post Office Box 1693 Woodstock, Illinois 60098

(815) 334-8220

Telephone Number

Date

Printed Name and title, if any, of Bankruptcy Petition Preparer

required in that section. Official Form 19B is attached.

setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer

as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,

and have provided the debtor with a copy of this document and the notices

and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,

3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	John A. Koprucki & Bernadette T.	Case No.
-	Koprucki Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]			
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.			
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. 			
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.			
I certify under penalty of perjury that the information provided above is true and correct.			
Signature of Debtor: /s/ John A. Koprucki JOHN A. KOPRUCKI			
Date:			

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re John A. Koprucki & Bernadette T.	Case No.
Koprucki Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.		
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.		
I certify under penalty of perjury that the information provided above is true and correct.		
Signature of Joint Debtor: /s/ Bernadette T. Koprucki BERNADETTE T. KOPRUCKI		

Amoco-BP Oil Post Office Box 9014Case 07-70063 Des Moines, IA 50368-9014

Anes. Assoc. of Crystal Valley Doc 4309 Medic 0 1/11/107e, #EMbered 01/11/07 140: 45B111erfi Dese, MAN McHen Doddinnie 61050 Page 8 of 10

Anesthesia Assoc. of Woodstock Lombard, IL 60148

Anesthesia Assoc. of Woodstock c/o KCA Financial Service Post Office Box 53 Geneva, IL 60134-0053

CB USA Sears Post Office Box 6189 Sioux Falls, SD 57117

Centegra Health System c/o AAMS 4800 Mills Civic P, #202 West Des Moines, IA 50265

Centegra Health System Post Office Box 1990 Woodstock, Illinois 60098 Chase Card Service Post Office Box 15129 Wilmington, DE 19850-5129

Chase Manhattan Bank c/o Collect America 370 17th Street, #50 Denver, CO 80202-5622

ComCast 2508 West Route 120 McHenry, Illinois 60050 ComCast c/o Credit Protection Post Office Box 802068 Dallas, TX 75380

Discover c/o West Asset Mgmt Post Office Box 725329 Atlanta, GA 31139-2329

Discover Financial Services Post Office Box 8003 Hilliard, Ohio 43026

Kohls Post Office Box 2983 Milwaukee, WI 53201-2983

MBNA c/o Enhanced Recovery Corp. 8014 Bayberry Road Jacksonville, FL 32256

MBNA c/o True Logic Financial Post Office Box 4437 Englewood, CO 80155-4437 **MBNA** Post Office Box 15026 Wilmington, DE 19850-5026 McHenry County Collector 2200 North Seminary Avenue Woodstock, IL 60098

Mobil Post Office Box 103141 Roswell, GA 30076-9341

Moraine Emergency Phys. c/o NCO-Medclear Post Office Box 41448 Philadelphia, PA 19101

Moraine Emergency Physicians Post Office Box 8759 Philadelphia, PA 19101-8759

Northern IL Medical Center c/o OSI Collection Serv. 1375 E. Woodfield Rd., #110 Schaumburg, IL 60173-5447

Northern IL Medical Center Post Office Box 1447 Woodstock, Illinois 60098

Saxon Mortgage c/o Freedman, Anselmo, et al 1807 W. Diehl Rd., #333 Naperville, IL 60563-1890

Saxon Mortgage Post Office Box 161489 Ft. Worth, TX 76161-1489 Surgical Assoc. of Fox Valley 690 E. Terra Cotta Ave., #A Crystal Lake, Illinois 60014-3605 Target National Bank c/o Blatt, Hasenmiller, et al 125 S. Wacker Drive, #400 Chicago, Illinois 60606

Target National Bank Post Office Box 59317 Minneapolis, MN 55459-0317

Walmart Post Office Box 981064 El Paso, TX 79998-1064 Case 07-70063 Doc 1 Filed 01/11/07 Entered 01/11/07 10:45:11 Desc Main Document Page 9 of 10

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	John A. Koprucki & Bernadette T. Koprucki		Case No.		
	Debtor		Chapter _	13	
	VERIFICAT	ION OF LIST	-	TORS	
correc	I hereby certify under penalty of perjury that and complete to the best of my knowledge.	t the attached List	of Creditors	which consists of 1 page, is true,	
Date		Signature _	/s/ John A. K		
		of Debtor	JOHN A. KC	PRUCKI	
Date		Signature of Joint Debtor		e T. Koprucki TE T. KOPRUCKI	
of John Debior		DEKNADET	IL I. KUFKUCKI		

In re John A. Koprucki & Bernadette T. Koprucki

Case No. __

Name of law firm

B203 12/94

United States Bankruptcy Court Northern District of Illinois, Western Division

		Chapter13	
	Debtor(s)		
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FOR DEBTOR	
1.	and that compensation paid to me within one year b	2016(b), I certify that I am the attorney for the above-named debtor(s) efore the filing of the petition in bankruptcy, or agreed to be paid to me, for services s) in contemplation of or in connection with the bankruptcy case is as follow s:	
	For legal services, I have agreed to accept	\$3,000.00	
	Prior to the filing of this statement I have received	\$\$500.00	
	Balance Due	\$\$,500.00	
2.	The source of compensation paid to me was:		
	☑ Debtor ☐ Other (speci	fy)	
3.	The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (speci	fy)	
4. asso	I have not agreed to share the above-disclosed ociates of my law firm.	d compensation with any other person unless they are members and	
of m		mpensation with a other person or persons who are not members or associates list of the names of the people sharing in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed	t to render legal service for all aspects of the bankruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 		
6.	By agreement with the debtor(s), the above-disclo	used fee does not include the following services:	
		CERTIFICATION	
	I certify that the foregoing is a complete stat debtor(s) in the bankruptcy proceeding.	ement of any agreement or arrangement for payment to me for representation of the	
		/s/ Richard T. Jones	
	Date	Signature of Attorney	